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ABSTRACT

This booklet provides guidelines for teaching units on preparation for retirement. Suggested topics for which units are outlined include financial aspects of retirement (covering budgeting, sources of supplementary income, etc.), maintaining physical and mental health, seeking personal fulfillment (volunteer work, cultural enrichment, etc.), and living arrangements. A section is also devoted to aspects or organization: choice of program leadership; obtaining text material and consultants; arranging promotion for the series; evaluation of the program; and administration of questionnaires to the participants. Two questionnaires are provided, for use at the beginning and end of a program. (MF)

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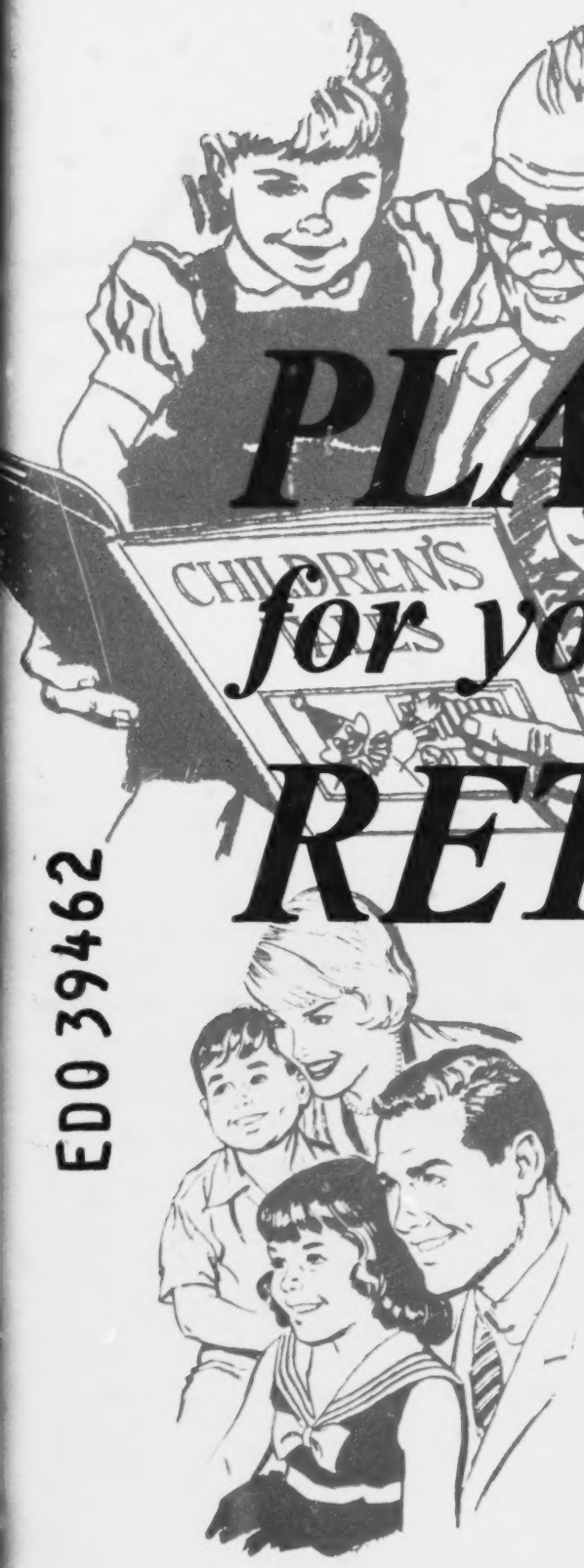
PLANNING *for your* RETIREMENT



THE UNIVERSITY OF THE STATE OF NEW YORK/THE STATE EDUCATION DEPARTMENT

BUREAU OF CONTINUING EDUCATION CURRICULUM DEVELOPMENT/ALBANY

EDO 39462

PLANNING FOR YOUR RETIREMENT

A Design for Active Living

Teaching Units on Preparation for Retirement

The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Bureau of Continuing Education Curriculum Development
Albany, 1970

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Foreword

Increasingly larger numbers of Americans are experiencing or likely to experience greater proportions of their lives in retirement. Most people give insufficient thought to that period of their lives when they will no longer have jobs to satisfy their basic needs for useful mental and physical activity. The additional problems of living on a decreased income and adjustment to changes in personal relationships are also largely neglected. As a result of the lack of planning, some retired men and women are living in a state of futility and unhappiness beset with problems which might have been anticipated and avoided by some realistic planning. This publication is one effort to encourage the establishment of programs to reduce this problem.

Appreciation is expressed to Phoebe Bailey, Assistant Director, Office for the Aging, Town of Hempstead; Lawrence A. Fallis, Director of Adult Continuing Education, Arlington Public Schools; Vito Giordano, Project Director of the Retirement Leadership Training Program, Fordham University; and Lucille Kinne, Director of Senior Citizens Activities, Town of Amherst for their careful review of this publication, originally titled *Retirement - A Second Career*. Their reactions and suggestions, many of which were incorporated into this manuscript, have improved this publication substantially. Appreciation is also extended to Harvest Years Publications and the Office for the Aging for permitting the use of photographs from their libraries.

Henrietta Rabe, Associate, Bureau of Special Continuing Education, reviewed and revised the materials in preparation for the final manuscript. William Jonas, Associate in the Bureau of Continuing Curriculum Development, coordinated the project and prepared this handbook for publication.

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Message to Coordinators and Group Leaders

Although much consideration has been given to planning for financial security in old age, it is now generally appreciated that the same serious thought should be given to the physical, mental, and spiritual needs of the later years of life. Retirement would then be anticipated with hope and would become a period of fulfillment. This concern is being reflected in preretirement clinics, workshops, and courses now being offered by business and industry, by governmental agencies for its civil service employees, by trade unions for their member workers, and by schools providing continuing education programs.

In order to avoid the common pitfalls of retirement, the middle-aged person must often be helped to develop new attitudes and to acquire new information and frequently new skills. In spite of this important need, little effort has been made to help the older adult reassess his physical and mental equipment in terms of his needs and aspirations. Materials specifically designed for this purpose have been largely lacking. Yet education has a very real responsibility in helping adults of mature age to make an effective adjustment to the changes which they face. This bulletin reflects the concern of the public schools to provide an organized, systematized body of material for use in guiding the individual in making the transition from the creative, vocational phase of his life to an equally creative, avocational phase of living.

It is hoped that the public schools of New York State will offer preretirement education as a regularly recurring part of their continuing education programs. Wherever possible, this should be carried out in cooperation with business and industry, in an endeavor to assist the older person in planning a better life for himself, not only for today but for tomorrow.

WARREN C. SHAVER, *Chief*
Bureau of Special Continuing Education

MONROE C. NEFF, *Director*
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Retirees enjoying a "Fishing Frolic." This kind of recreation may be fun occasionally, but soon becomes tiresome as it becomes routine. Photo courtesy of *Harvest Years*.

Elder craftsmen display their wares. For those who are interested, work of this kind may be satisfying and even add a little to the "kitty." Photo courtesy of the *Office for the Aging*.

Introduction

Retirement as a social institution is a product of our time. The retired, who make up an increasingly large proportion of our population, differ from the retired of an earlier generation. In earlier years, a person retired either when he was ready or because he had to for reasons of health. Today, as a result of fixed retirement practices, most persons who are employed have no choice in making this important decision. Each year finds more retired men and women who are old only in calendar years — still young in body and mind — many of whom not only want to work but have to find some way of supplementing their incomes; others whose problem is that of finding a new outlet for their energies, new forms of social usefulness, new interests, and new satisfactions.

The widespread problems resulting from retirement are, therefore, more than economic in nature. So much in the way of personal satisfaction is tied up with one's job — useful activity, recognition, belonging, companionship. How to satisfy these basic needs — what to do with free time without end — what to do with 5, 10, 15, 20, or more years of one's lifetime — are questions that confront many of the retired and many more who are approaching retirement.

Retirement, whether at 65 years or earlier, requires serious thought and planning. It calls for a "design for living" for the later years. Lack of such a design accounts for much of the frustration and unhappiness commonly found among older people today. The abrupt change in long-established habits of body and mind; the shift to nongainful activity in a culture that places a great value on gainful activity; the sudden awareness of a life made empty for lack of something to plan or toward which to strive — contribute in no small measure to the beginning of a physical and mental slump which so frequently occurs soon after retirement.

For the homemaker and mother there is no sharp break similar to that experienced by the person retired from a job. Nevertheless, she, too, reaches a stage in her lifetime when she is "retired" from the job of child-rearing and feels the need for a new role of social usefulness. For her, too, there are readjustments to make which call for serious thought and planning. In addition to the problem of making her own normal adjustment to aging, a wife has a major role to play in helping her husband to anticipate retirement with hope and confidence and to make the transition to retirement successfully. This requires an understanding of the physiological and psychological reactions which commonly result from cessation of one's life work.

At best, a good adjustment to retirement is not an easy one to make. It calls for redirection and a new use of one's talents and experience. Likewise it requires a reevaluation of fixed ideas and attitudes formulated earlier in life which may have become obsolete and a hindrance to life in contemporary society. Frequently, it requires the acquisition of new information and new skills — for making the best use of one's financial resources, for providing a supplementary income, for conserving one's health, for keeping mentally alert, and for turning increased leisure into purposeful activity instead of idleness and boredom. Such learning can most painlessly be acquired by the average person in his fifties while still on the job, still in the habit of tackling new things; and can most easily be done through careful thought and planning with respect to living in later years.

Preparation for retirement should, therefore, be regarded by public school continuing education as a new need — the need of mature men and women for preparing a plan or blueprint for retirement and for acquiring the attitudes, knowledge, and the skills necessary for transforming that blueprint into a reality, beginning with the concept of retirement as freedom and opportunity — opportunity for a second career!

Photo courtesy of *Harvest Years*.

Conducting the Program

ORGANIZATION OF THE PROGRAM

This publication is organized into four basic units, each of which may be treated in one or more 2-hour meetings. In addition, there are two optional expansion units covering subjects relating to one of the four basic units in which the participants may have special interest. These may be added to the basic program. The program may therefore consist of four to six units, each of which may consist of one or more meetings, depending upon the interests of the participants.

Those responsible for planning the program should be aware that each independent unit may be presented at any appropriate time without regard to the order in which it is presented in this publication. Each unit poses a different problem and includes suggestions for program possibilities, resource people, questions for discussion, selected reading, group projects, and, in some cases, worksheets.

NECESSARY LEADERSHIP

Although it is important that consultants brought in for the different units be carefully selected, major consideration must be given to the person responsible for directing the series. He should be not only a skillful coordinator, discussion leader, and moderator but also the kind of person who creates confidence in the group, a leader without giving the impression of knowing it all. He must be tactful, tolerant, and resourceful. Ideally, he should be mature, with a dynamic and outgoing personality — someone who is articulate and has the spark which radiates encouragement, optimism, and inspiration — someone with whom members of the group will feel free to discuss personal problems. A retired person having all these qualifications and exemplifying creative maturity could be an excellent choice.

The coordinator should be aware of the background information on pre-retirement education available to him from such organizations as the:

- National Council on the Aging, 315 Park Avenue South, New York, N.Y. 10010.
- American Association of Retired Persons, 555 Madison Ave., New York, N.Y. 10022.
- Institute of Gerontology, The University of Michigan-Wayne State University, 1510 Rackham Building, Ann Arbor, Michigan 48104.

- Pre-Retirement Planning Center, Drake University, 26 Street and University Ave., Des Moines, Iowa 50311.

He should also be aware of the consultative services available from the Bureau of Special Continuing Education of the New York State Education Department.

THE WORKSHEETS

It is difficult for most persons to evaluate themselves objectively, and even more so, to have to qualify their answers. In spite of these limitations however, self-evaluating worksheets have been included in a number of the units for whatever value they may have in helping the individual to personalize the topic under discussion. It is suggested, therefore, that these worksheets be reproduced for use as indicated.

TEXT MATERIAL

The selected reading for each unit constitutes basic text material for the series. It is recommended that the list of references be duplicated for distribution at the inception of each unit so that, at the close of the series, each person will have a good bibliography relating to all aspects of retirement for reference and continued study. It would be of considerable help to the coordinator and the members of the group if the school providing the course would purchase a set of references, including one or more publications for each unit.

CONSULTANTS

The success of each meeting depends on the quality of the various consultants who can be persuaded to participate as speakers. Directors should not hesitate to contact persons who have made a reputation in the subject to be discussed. Often, they will be willing to participate as interested and concerned members of their profession or as a community service.

The first contact is often best made on the telephone. The potential consultant should be told the purpose and nature of the groups as well as what would be expected of him. A meeting might be arranged to discuss the program in greater detail. A letter detailing the arrangements and explaining fully what is expected of the consultant should follow. It is well to send a short note reminding the consultant of the exact time and place of the meeting, together with directions and last-minute suggestions, 10 days before the meeting. A letter of appreciation shortly after the meeting is a courtesy which is also useful in promoting further cooperation.

PROMOTION OF THE SERIES

In promoting the series as an offering in adult education, it is of utmost importance to get the cooperation of local business, industry, unions, and professional organizations. Increasingly, industry is becoming concerned with this problem, and not infrequently follows the practice of providing preretirement counseling to employees on an individual basis. Personnel directors and union officials will be quick to see value in this offering by the school to help older workers with problems that may be of grave concern

to most of them. In some instances, industry might prefer to have the series offered by the school in local plants or offices on company time. However, even where this preretirement training is offered within the school itself, it is necessary to seek the help of local business, industry, and labor in promoting the series through such means as company bulletins, bulletin boards, and recommendation by personnel directors to employees a year or more in advance of retirement. Nothing short of contacting all local employers who hire a score or more people will be adequate in promoting this series and achieving a partnership arrangement between the school and employers.

Because preparation for retirement is still a new concept for many people, all types of promotion are necessary to interpret it to the community at large and particularly to the middle-aged person — the local newspaper for announcing the series, giving editorial approval to it, and carrying weekly stories; the local radio; short descriptive announcements at meetings of local organizations such as the Rotary, Kiwanis, Lions, women's clubs, parent-teacher associations, and professional and business groups.

It is also highly desirable that local physicians and clergymen be made aware of the opportunity created by the school for preretirement training. Both physicians and clergymen are in a position to counsel large numbers of men and women, and their advice is apt to be acted upon.

In communities where a local council on aging exists to coordinate services to the aging or a committee has been created to study the problems and encourage the expansion of services to the aging, it is well to seek its assistance in promoting the series. The director of the local office of the Social Security Administration also may be very helpful. For instance, that office might be willing to distribute an announcement of the series to people as they come in to make application for their Social Security retirement insurance.

Arrangements should be made for continuing newspaper publicity in order to reach people not enrolled for the series but who might be interested in attending single sessions. Inasmuch as the program is divided into separate units, each dealing with a specific subject of interest to older people, and involving prominent individuals in the community as speakers, ample material is available for frequent newspaper stories rich in human interest. This continuing publicity, in addition to increasing the size of the group at individual meetings, might pay a second dividend in the way of increased enrollment for the entire series when it is offered again. It is suggested, therefore, that the coordinator get someone with writing ability (possibly some member of the group or a retired person) to take the responsibility for preparing weekly newspaper releases inviting the public to attend the meetings.

Wives should be encouraged to participate along with their husbands. With a mutual understanding of the problems facing them, each should play a part in formulating a "design for living" for their later years.

EVALUATION

Throughout the series, the coordinator should be making subjective judgments and evaluations based on such evidence as liveliness of participation, high and low points of interest, attendance, dropouts, and cohesiveness of the group. In addition, various techniques for keeping the level of interest high should be tried.

QUESTIONNAIRES

Two questionnaires are provided in this publication. Questionnaire I may be given at or before the first meeting; Questionnaire II should be given at the end of the program. An analysis of these questionnaires will be of value in planning the program to best meet the needs of the participants. Both should be completed anonymously by the students to encourage the highest possible degree of honesty in their reactions.

Questionnaire I is designed to help determine the specific goals and needs of the participants in the current program and to help the students assess their own needs and attitudes with a degree of objectivity. Questionnaire II is designed to help evaluate the program presented with a view to improving the effectiveness of the program for new groups. The purposes of the questionnaires should be carefully explained to the group.

Photo courtesy of *Harvest Years*.

QUESTIONNAIRE I

Age _____ Sex _____ Marital status _____ Occupation _____

Number of children _____ Number of children living with you _____

Date of retirement _____ If you had a choice, would you continue working? Yes___ No___ (housewife indicate husband's date of retirement)

Health: Good_____ Fair_____ Poor_____

Will your retirement income be sufficient for your needs? Yes___ No___

Have you plans for a supplemental income? Yes___ No___ If yes, how? _____

_____

_____

What are your hobbies, if any? _____

_____

Are you an active member of any club or organizations? Yes___ No___ If yes, which? _____

Do you spend any of your time in volunteer service to the community? Yes___ No___ If yes, what kind? _____

What do you hope to get out of these meetings? Be specific. _____

_____

The following will give some indication of your general thinking. Circle the word or phrase which corresponds most closely to your point of view.

1. A person's usefulness to society comes to an end when he retires.	Agree	Agree Partly	Disagree
2. I feel too old to start learning anything new.	Agree	Agree Partly	Disagree
3. Later life means constant illness.	Agree	Agree Partly	Disagree
4. Older people can't be really happy.	Agree	Agree Partly	Disagree
5. Hobbies are for the young.	Agree	Agree Partly	Disagree
6. A retired person should have very little influence in community affairs.	Agree	Agree Partly	Disagree
7. I fear growing old.	Agree	Agree Partly	Disagree
8. Old people usually become senile.	Agree	Agree Partly	Disagree
9. I look forward to interesting experiences after my retirement.	Agree	Agree Partly	Disagree
10. Many older people talk so much about the past because they have little interest in the present.	Agree	Agree Partly	Disagree
11. Personal appearance isn't important for older people.	Agree	Agree Partly	Disagree

12. An older person can't change his ways.	Agree	Agree Partly	Disagree
13. Most young parents don't seem to know how to bring up their children.	Agree	Agree Partly	Disagree
14. When you're older, it's not worthwhile to learn new things.	Agree	Agree Partly	Disagree
15. It is almost impossible to make new friends in later life.	Agree	Agree Partly	Disagree
16. I would be miserable if I had to live alone.	Agree	Agree Partly	Disagree
17. I don't consider myself old at this stage.	Agree	Agree Partly	Disagree
18. Following my retirement, I intend to do more volunteer work for the common good.	Agree	Agree Partly	Disagree
19. It is good for an older person to break habits occasionally.	Agree	Agree Partly	Disagree
20. I worry about how I will get along on my retirement income.	Agree	Agree Partly	Disagree
21. People age differently both mentally and physically.	Agree	Agree Partly	Disagree
22. After one retires, it is more important than ever to have a hobby or special interest.	Agree	Agree Partly	Disagree
23. I wouldn't know what to do with myself if I didn't have some kind of paid employment.	Agree	Agree Partly	Disagree
24. When you are older, it is better to depend on your family for companionship than on friends and acquaintances.	Agree	Agree Partly	Disagree
25. An older person can grow mentally even after he starts to decline physically.	Agree	Agree Partly	Disagree
26. It is best for an older person not to live with his or her children.	Agree	Agree Partly	Disagree
27. Young men and women of today don't want old people around.	Agree	Agree Partly	Disagree
28. Nothing interests me as much now as it once did.	Agree	Agree Partly	Disagree
29. I prefer the company of young people.	Agree	Agree Partly	Disagree
30. Regardless of age, a person has to keep active in order to keep well.	Agree	Agree Partly	Disagree

QUESTIONNAIRE II

How many meetings did you attend? _____

Did you get out of the meetings what you hoped to get? Yes___ No___

If not, what did you hope to get? _____

Check the following units from the point of view of value received:

Subject	Considerable Profit	Little Profit	Would Have Liked More Time
Financial Aspects of Retirement			
Maintaining Your Physical and Mental Health			
Enriching Your Living in Retirement			
Living Arrangements			

Was enough time allowed for group discussion? Yes___ No___

Were the meetings held at a convenient time for you? Yes___ No___ Would there have been a better time? When? _____

How long do you feel these meetings should be? 1 hour___ 2 hours___ Other___

What do you consider to be an ideal size for a group of this kind? _____

Do you feel that the members of the group were sufficiently similar with respect to: Age? Yes___ No___ Common problems? Yes___ No___

Which of the consultants were most helpful? _____ Which of little or no help? _____

How could the consultants have been more helpful to you individually? _____

_____

Check the following worksheets from the point of view of helpfulness:

TYPE OF WORKSHEET	Considerable Help	Some Help	No Help
A. Making Your Retirement Budget			
B. Making Your Skills Pay Off			
C. Your Health Inventory			
D. Your Mental Attitude			
E. Noncccupational Activity Analysis			
F. Nostalgia Test			
G. Self-Inventory of Interests and Abilities for Volunteer Work			
H. Planning for Your Increased Leisure			

How could the worksheets be improved? (Be specific) _____

_____

_____

_____

Which readings were most helpful? _____

_____

_____

Which were of little value? _____

_____

_____

Which film or films were most helpful? _____

_____

_____

Which were of little value? _____

_____

_____

Have you had a physical checkup since the first meeting? Yes___ No___

Have you done anything about reviving an old interest or developing a new one since you started this series? Yes___ No___ If yes, explain. _____

_____

Have you tried out any economies that will be necessary in your retirement budget? Yes___ No___

Have you looked into any volunteer community work? Yes___ No___ If so, what? _____

Would you like to continue to explore one or more of these problems in this or a similar group, or form a hobby or other special interest group? Yes___ No___ If yes, what kind of group? _____

_____

_____

Additional comments: _____

_____

_____

_____

_____

UNIT I :

Financial Aspects of Retirement

"Lack of self-analysis and failure to face the problem with facts and figures are two of the greatest causes for financial troubles. This self-analysis requires a study of one's present status, as well as a summary of future possibilities. The facts must be squarely faced if leaks and extravagances are to be stopped. Most persons, however, do not make a definite financial analysis for the future; or perhaps the analysis is just too narrow...It must be realized that there are rivers to cross and that rivers cannot be crossed before coming to them; but this does not mean that they cannot be crossed and plans for crossing them should not be made."

- Excerpt from CONTROLLING YOUR PERSONAL FINANCES, by David F. Owens, Whittlesey House, McGraw-Hill Book Co., New York

AIMS

- To present information basic to sound financial planning for retirement
- To provide an opportunity to apply sound financial planning to the participant's own situation

INVITED LEADERSHIP

Representatives of a local bank (investment or trust department), the local Social Security Administration, and the local New York State Employment Service

BRIEFING

Consultants should be informed regarding the objective of the meeting and make up of the group and asked to come prepared to make a short pre-sentation—the bank representative on the subject of a basic investment program (savings, stocks, bonds, real estate) and tax benefits to those over 65; the State Employment Services representative on part-time employment opportunities; and the representative from the office of Social Security Administration on the general plan of Social Security insurance in terms of retirement income, monthly survivors' payments, and Medicare. The consultants should be given a set of questions which they will be called upon to answer along with other questions raised by the group. In briefing the consultants, stress the need for making the subject alive and interesting by using illustrations, personal experiences, and case studies.

SUGGESTED QUESTIONS FOR DISCUSSION

1. Are Social Security benefits automatically paid upon attainment of age 65?

2. When a man begins to receive monthly Social Security benefits at age 65 or after, are monthly benefits also made to his wife?

3. Who is entitled to collect Social Security survivors' benefits?

4. Are the monthly widow's benefits the same as the monthly retirement benefits she received when her husband was alive?

5. Under what conditions can a person work and still collect Social Security benefits?

6. Is a person required to pay Federal and State income tax on his retirement income, that is, on income received from Social Security insurance, other insurance, annuities, and pensions?

7. What special benefits have been made available by the Federal Government to persons over 65 in the way of income tax exemptions and deductions?

8. What financial provisions are there in New York State for a needy person past 65 years of age who is not covered by Social Security?

9. What are the latest provisions of Medicare?

10. What kinds of health and medical insurance protection are available which are not covered by Medicare?

11. What comes under Medicaid?

12. What should I know about the conversion possibilities of my life insurance policies?

13. How does one go about getting a retirement budget to balance?

14. Under what conditions is it advisable for a retired person to invest his money in a business venture?

15. Under what conditions is it safe for a person nearing retirement to try to increase his capital by investing in stocks or bonds?

16. What opportunities are there for part-time employment?

17. Is it desirable to arrange for joint ownership of property and savings?

18. Is my home going to be an asset or will it be a liability after retirement?

19. What should I do about making a will?

PROGRAM SUGGESTIONS

1. "Plant" questions within the group, explaining that they are intended as suggestions and can be modified in any way desirable.

2. Distribute the schedule of projected meetings.

3. Introduce the consultants.

4. Ten or 15-minute presentation by each of the consultants on "A Basic Investment Program," "Local Part-Time Employment Opportunities for Retirees," and "Your Social Security Card."

5. Questions from the group directed to the consultants.

6. Appoint a committee to collect data on the different types of health and medical insurance plans. The committee should be alerted to the fact that many persons subscribe to such plans with the expectation they are covered in ways which they later discover they are not. The committee should be instructed to gather costs and other pertinent data and to make a report to the class at the final meeting.

7. Distribute Worksheet A with a brief explanation stressing the need to be realistic.

8. Distribute the bibliography and comment briefly on each reference.

9. Announce the topic for the following week and ask the group to be thinking of questions which they would like to hear discussed.

WORKSHEET A: MAKING YOUR RETIREMENT BUDGET

Directions: First fill in your present budget. Then, before proceeding to do the same for your retirement budget, ask yourself these questions:

- Which of these expenses automatically will be reduced or eliminated after I stop working? *(smaller dwelling, paid-up insurance, transportation, clothing)*
- Which services do I now pay for that I'll be able to take care of myself? *(repairs, improvements, servicing)*
- Which expenses can be reduced, if necessary? *(contributions, vacations)*
- Which expenses might have to be increased? *(medical services, hobbies)*

	PRESENT BUDGET	REVISED BUDGET FOR RETIREMENT
YOUR PRESENT INCOME		
Regular monthly income (list sources)		
_____	_____	_____
_____	_____	_____
_____	_____	_____
ESTIMATED INCOME AFTER RETIREMENT		
Regular monthly income (Social Security, pensions, interest on savings, other income—list sources)		
_____		_____
_____		_____
_____		_____
	_____	_____
TOTAL MONTHLY INCOME		
	_____	_____
YOUR EXPENDITURES		
Maintenance		
Rent or mortgage payments.....	_____	_____
Gas and electricity.....	_____	_____
Fuel.....	_____	_____
Water.....	_____	_____
Taxes.....	_____	_____
Insurance.....	_____	_____
Repairs, renovations.....	_____	_____

YOUR EXPENDITURES	PRESENT BUDGET	REVISED BUDGET FOR RETIREMENT
Self-Improvement and Recreation.....	_____	_____
Books, newspapers, magazines.....	_____	_____
Club membership.....	_____	_____
Contributions to church and charity....	_____	_____
Theatre, concerts, movies.....	_____	_____
Hobbies.....	_____	_____
Entertaining.....	_____	_____
Vacations.....	_____	_____
Food.....	_____	_____
Health.....	_____	_____
Clothing.....	_____	_____
Laundry, dry-cleaning, shoe repairing....	_____	_____
Transportation.....	_____	_____
Gifts.....	_____	_____
Unallotted.....	_____	_____
	_____	_____
TOTAL MONTHLY EXPENDITURES	═══	═══

Now check back to see:

- How your estimated monthly income compares with your estimated monthly expenditures following retirement

- If you've been able to cut down on your expenditures to absorb the cut-back in income *(If you haven't, calculate the difference, go back and see if there is any place where you can make a further cut in your retirement expenditures. If there isn't, you should be giving serious thought to some way of earning a supplemental income.)*

- If you have a surplus *(If there is a surplus, what's the best use to make of it?...Investing it?...Keeping it on reserve in the bank?...Taking that long-dreamed-about trip?)*

Why not put as much of your retirement budget into effect now as possible? Start practicing some of the economies which will be necessary later. It will make it much easier to retrench, and you will accumulate some extra savings you may need later. Remember, increases in the cost of living may force revisions in your retirement budget as the years go by.

Making hats for fun and profit. Activities like these can add significantly to retirement income while providing hours of satisfying activity. Photo courtesy of *Harvest Years*.

EXPANSION UNIT A: TURN YOUR SPARE HOURS INTO CASH

AIM

To show possibilities for earning extra money through self-employment or part-time employment

INVITED LEADERSHIP

Representatives of the New York State Department of Commerce, the local employment office, business, the local Chamber of Commerce, and/or the Small Business Administration

BRIEFING

Members of the panel should be given information about the purpose of the meeting, the composition of the group, a list of questions which they may be asked to answer, and a copy of Worksheet B about which questions will be raised by members of the group.

SUGGESTED QUESTIONS FOR DISCUSSION

1. What types of small business can be operated successfully from one's home?

2. Is it necessary to have had actual experience before starting a new business venture?

3. What are the possibilities of earning a supplemental income from the handicrafts?

4. What kind of help can a person get in the designing, pricing, and marketing of handicrafts?

5. How can a local need for a commodity or service be determined?

6. How can a marketing channel for services or goods be created either locally or outside of one's community?

7. Under what conditions might it be advisable to invest part of one's savings in a business following retirement? What are the hazards?

8. What are the possibilities and the hazards of a cooperative business venture?

9. What local opportunities exist for part-time employment in the community? Seasonal? Part-day? Part-week?

10. How can a retired person create or find a part-time job?

11. Is it possible for a person to learn a new skill after he retires which can be made to pay off financially?

PROGRAM SUGGESTIONS

1. The first minutes may be used to discuss the Worksheets and material read prior to the meeting.

2. Introduce the members of the panel.

3. Lead off the panel discussion with a general question, such as the following:

   "Many retired men and women would like to find some way of earning a supplementary income to keep themselves entirely self-supporting or to allow more than the marginal living necessitated by a small pension. What are some ways in which a retired person can turn his spare hours into cash?"

   Continue the panel discussion, using prepared questions. Ask consultants to illustrate with specific examples.

4. At the beginning of the second hour, distribute Worksheet B. Instruct the group to check the items for which they have a flair, and analyze these for vocational possibilities. The consultants might be asked to provide any information necessary to determine the feasibility of these possibilities and make any suggestions which may be useful.

5. Appoint two committees: one to survey local business and industry to see what opportunities exist or could be created for the part-time employment of retired persons, and the other to study the possibilities for creating a cooperative nonprofit corporation for the marketing of handicrafts and for providing services not now available locally. Committees should be briefed and instructed to make a report to the class at its final meeting.

6. Announce the topic for the following week and request the group to be thinking about questions which they would like to hear discussed.

WORKSHEET B: MAKING YOUR SKILLS PAY OFF

Frequently hobbies or earlier interests can be made to pay off financially. This worksheet may help you do a bit of vocational self-analysis. Check those areas for which you have a natural flair or with which you have had some experience. You may find "gold" in this worksheet.

HAVE YOU A FLAIR FOR:

THE CRAFTS?

____Ceramics (decorative objects for home)

____Plastics (innumerable objects for home and business)

____Metal work (costume jewelry, novelty, hardware, lamps)

____Weaving (rugs, scarfs, hand-woven tweeds and textiles)

____Leather

"TINKERING"?

____Fixit shop (small motors)

____Radio repair shop

____Bicycle repair shop

____Toys and doll hospital

CARPENTRY?

____Furniture refinishing

____Cabinet and furniture making

____Picture frames

____Novelty items

MAKING AND REPAIRING SPORTS EQUIPMENT?

____Fishing rods

____Fly tying

____Fishing lures

____Skis — waxing, repairs

____Snowshoes

____Gunsmithing and lock repairs

____Small boat repair

DRAWING?

____Greeting cards

____Posters

____Stenciling

____Art work for printer

____Designing ads for local stores

TEACHING?

____Adult education classes

____Home classes

____Private tutoring

____Substitute

COOKING

____Health foods (for special diets)

____Home-made candy

____Catering and casseroles

____Food specialities (jams, cakes, jellies, cheeses, smoked products)

____Food processing

HOME BEAUTIFICATION?

____Interior decorating

____Antiques

____Lamps and lampshades

____Refinishing

WRITING?

____Magazine writing

____Editing

____Research

____Ghostwriting

____Copy for advertising brochures

____Columns for local newspapers

COMMERCIAL SERVICES?

____Accounting (small accounts)

____Part-time selling

____Part-time cashiering

____Typing manuscript

____Duplicating service

____Part-time secretarial service

____Country real estate

____Fund-raising

____Selling life insurance

SEWING?

____Custom millinery

____Upholstering, slip covers, draperies

____Dressmaking

____Knit shop and knitted articles

____Alteration center

____Shirt hospital, darning, weaving

____Patch quilts and spreads

____Hand-sewn children's clothes, blouses, handkerchiefs

WORKING WITH BIRDS, FISH, OR ANIMALS?

____Raising and selling puppies, birds, fish

____Pet shop

____Boarding, washing, and training pets

____Hatcheries — rabbits, frogs, bees, turtles

GARDENING?

____Potted plants

____Raising garden plants for early spring sale

____Winter bouquets

____Herbs

____Berries

____Frozen foods

____Garden caretaker

HOME SKILLS?

____Housekeeping

____Practical nursing

____Child care

Now look over your talents and skills and try to get help from the consultants on such questions as:

- Can such a business be operated from home?
- How much capital would be required?
- What previous experience is necessary?
- How can I find out if there is a local need or demand for such an object or such a service?
- Where can I get some advice on designing and on marketing my particular craft?
- Are there opportunities in local business or industry for full or part-time employment for a person with such a skill?

EXPANSION UNIT B: STRETCHING YOUR RETIREMENT DOLLAR

AIMS

- To show how the retirement dollar can be stretched through good consumer practices
- To show how living costs may be cut by doing things that time did not permit us to do before retirement.

INVITED LEADERSHIP

A representative of the local Merchant's Bureau, Better Business Bureau, Consumer Research, or a consumer education teacher.

BRIEFING

The consultant should be given information regarding the film(s) to be shown and told he will be called upon to comment. He should also come prepared to discuss the following problems:

- How to be a better informed buyer *(hints of "when" to buy; "how" to buy; "where" to buy; how to make a judgment on quality against price; advertised brands versus unadvertised brands; the meaning of labels and trademarks)*
- How to reduce one's living costs by doing things which working people generally do not have time to do for themselves *(hints on maintaining home equipment, home repairs, improvements, and home gardens on a "do-it-yourself" basis)*
- How to recognize and protect oneself against fraudulent practices, medical quacks, and swindles

PROGRAM SUGGESTIONS

Two films are available on this subject, either or both of which would be good to open this meeting — "Consumer Protection" and "Wise Buying." If a film is used, it should be previewed and a set of questions drawn up to facilitate discussion. There is value in having these questions duplicated and distributed to members of the class for them to be aware of as they watch the film.

1. The first minutes may be spent on a further discussion of Worksheet B, if necessary, or on a discussion of material read before the meeting.
2. Introduce the consultant.
3. Distribute and briefly discuss questions concerning the film.
4. Show the film.
5. Ask the consultant to comment.

6. Conduct a group discussion on the film.

7. Call on the consultant to make a short presentation on the subject "How To Be a More Intelligent Buyer." Follow this with a question-and-answer period.

8. Ask the consultant to discuss "How To Reduce Living Costs in Other Ways." Follow this with another question-and-answer period.

Careful shopping is one answer to the problem of stretching the retirement dollar. The retiree has the time and experience needed for getting the most out of his money. Photo courtesy of *Harvest Years*.

SELECTED READING FOR UNIT I (INCLUDING EXPANSION UNITS)

Angel, J. L. *Occupations for men and women after 45;* 3d ed. rev. New York. World Trade. 1964. $12.50.
Contains factual information.

Ducovny, A. M. *The billion $ swindle: frauds against the elderly.* New York. Fleet Press. 1969. $5.95.
Exposes many commonly-practiced frauds and guides the reader in spotting them. Illustrations feature some of the fraudulent devices which have brought fortunes to their "inventors."

Lembeck, Ruth. *Three hundred and eighty part-time jobs for women.* New York. Dell. 1968. pa. 95¢.

Liebers, Arthur. *How to start a profitable retirement business.* New York. Pilot Books. 1968. $2.00.
Provides information about businesses which can be started with a minimum investment, many of which can be started in the home, and most of which can be operated on a part-time basis.

Malloy, M. T. *The art of retirement.* Princeton, N.J. Newsbook Division, The National Observer. 1968. $2.45.
Provides a balanced view of the financial problems of those who have retired.

Margolius, Sidney. *Your personal guide to a successful retirement.* New York. Random House. 1969. $3.95.

Nuccio, Sal. *New York Times guide to personal finance.* New York. Harper. 1968. $4.95; pa. $1.95.

When you're 65 - or thereabouts: medicare, social security, income tax. Chicago. Commerce Clearing House. 1967. pa. $1.50.

FREE AND INEXPENSIVE MATERIAL

Harvest Years, 104 E. 40th St., New York, N.Y. 10016.
Financial planning. 1969. 50¢.
Frauds and quacks. 1967. 50¢.
How to earn money in retirement. 1968. 50¢.

Household Finance Corp., Prudential Plaza, Chicago, Ill.
The role of the consumer. n.d. Free.
Mind your money...when you spend. 1968. Free.
Mind your money...when you shop. 1968. Free.

Public Affairs Committee, New York.
Buyer be wary! by Sidney Margolius. 1965. 25¢. Public Affairs Pamphlet No. 382.
Medicare - benefits and gaps; social security - your rights, by Sidney Margolius. 1966. 25¢. Public Affairs Pamphlet No. 389.

New York State Department of Commerce. 112 State St., Albany, N.Y. 12207. *Woman's program.* n.d. Free.
A reference book of state services for the consumer provided by New York State Government Departments. See also Job Horizons Series.

New York State Department of Law, Consumer Fraud Bureau, Albany, N.Y. *Your abc's of careful buying: a guide for the consumer.* n.d. Free.

United States Department of Health, Education, and Welfare, Social Security Administration, Office of Research and Statistics. Superintendent of Documents, Washington, D.C. *Employment after retirement: a study of the postentitlement work experience of men drawing benefits under social security.* 1968. pa. 25¢. Research report No. 21.
For the instructor and those who are particularly interested in the topic. Highly technical.

United States Department of Health, Education, and Welfare, Welfare Administration, Office of the Aging. Superintendent of Documents, Washington, D.C. *You, the law and retirement.* 1965. pa. 25¢. OA No. 800.

United States Department of Labor, Bureau of Labor Statistics. Superintendent of Documents, Washington, D.C. *Retired couple's budget.* 1966. 35¢.

SELECTED FILMS

Consumer Protection. Coronet Films. 11 min. color. b & w. 1948.
Available on rental for $3.50 from the Syracuse University Film Library, Collendale Campus, 1455 E. Colvin St., Syracuse, N.Y. 13210.
Shows how the "consumer-wise" family makes better purchases and therefore enjoys a better life.

Dan Hanna. Social Security Administration. 1965. 5 min. sd. color. 16 mm. Free (on loan).
Shows the various steps in processing a person's application for benefits.

Financial planning for the later years. University of Michigan, Audio-Visual Center, 416 Fourth St., Ann Arbor, Mich. 48103. n.d. 4 min. sd. b & w. 16 mm. $2.50 (rental).
In the series of vignettes on preparing for retirement, this film shows an older man and his wife coming to grips with the problem of making ends meet after retirement.

Preparation for the later years: financial planning. Dynamic Films, Inc., 330 W. 58th St., New York, N.Y. 10019. 1960. 30 min. sd. b & w. 16 mm. $12.50 (rental).
Dramatizes the need to plan financially for retirement by showing the consequences for a couple who neglected to do so.

Wise buying. Coronet Films. 11 min. color. b & w. 1950. Available on rental for $3.50 from the Syracuse University Film Library, Collendale Campus, 1455 E. Colvin St., Syracuse, N.Y. 13210.
Cites factors which should influence buying (seasonal changes, quantity purchases, product reputation).

UNIT II :

Maintaining Your Physical and Mental Health

"Most of these chronic progressive disorders cannot be cured in the commonly accepted sense, but they can be controlled and their progression retarded. If we would cease hoping for miracles and get busy with the feasible, appropriate and effective measures for control and retardation, there would be much more accomplished. Much benefit can be derived from the application of existing knowledge. A great deal more can be anticipated from the results of future research."

- Excerpt from THE SECOND FORTY YEARS, by Edward J. Stieglitz, M.D., J. P. Lippincott Company.

AIMS

- To suggest ways of maintaining continued good physical and mental health
- To point out individual differences in aging

INVITED LEADERSHIP

A physician, preferably one who has worked with the elderly and is knowledgeable in psychiatry.

BRIEFING

The consultant should be informed regarding the objective of the meeting and asked to come prepared to give a 15 to 20-minute presentation dealing with individual differences in aging and a sensible approach to healthful living in the later years. He should be given information on the film to be shown, a set of typical questions which he will be called upon to answer, and a copy of Worksheets C and D, on which he will be asked to comment.

SUGGESTED QUESTIONS FOR DISCUSSION

1. Must a person change his way of living drastically when he becomes older?
2. Do nutritional needs change as we become older?
3. To what extent is it possible to check or reverse any of the chronic diseases after the first symptoms appear?

4. Is it true that "A man is as old as his arteries?"

5. Does the need for sleep increase or decrease with age?

6. Must we give up strenuous sports such as tennis when we pass 60?

7. What is the importance of weight control for the older person?

8. Under what conditions is it best to get a hearing aid?

9. What should a person know about cancer, heart disease, and diabetes?

10. How can mental regression be avoided?

11. How does a person's mental attitude affect his physical well-being?

12. Is it possible to prevent one's memory from "doing tricks?"

13. How can an older person guard against becoming too "set" in his ways?

14. If one's best experiences have been in the past, why not dwell on the past?

15. Can personality traits which developed earlier in life be changed?

16. What are the major common emotional disturbances which come with age?

17. Where can an emotionally disturbed older person go for medical help?

PROGRAM SUGGESTIONS

It is highly desirable that the plans for this particular meeting be discussed early in the series for the purpose of deciding if the group wants to devote part of the meeting to a health film and, if so, whether the film should deal with heart, cancer, diabetes, hearing loss, nutrition, etc. If a film is to be shown, it should be previewed and a set of questions drawn up for discussion purposes and duplicated for distribution.

1. Introduce the consultant and lead into the presentation with a statement to the effect —

   "We know, Doctor, that some people are old at 40 and others young at 70. I wonder if you would give us some insight as to why this is so? Also, what's your prescription for continued good physical and mental health in the later years?"

2. Follow the presentation with questions from the group, filling in with prepared questions.

3. Distribute questions concerning the film. Read these aloud and ask the group to be thinking about them as they watch the film.

4. Show the film.

5. Ask the consultant to comment on the film and its implications.

6. Conduct a group discussion on the film.

7. Distribute Worksheets C and D and ask the consultant to comment on their contents.

8. Distribute the bibliography and comment briefly on each reference.

9. Announce the topic for following meeting.

Routine checkup. A visit to the doctor is a wise investment in maintaining one's health. Photo courtesy of *Harvest Years*.

WORKSHEET C: YOUR HEALTH INVENTORY

A first essential in preparing for retirement is a complete physical examination. The purpose of this checksheet is to show the importance of regular checkups and to jog you along if you've been negligent about your health. For each question, check the item which best fits you.

1. I had my last physical checkup

____within the past year
____two or more years ago
____can't remember the last time

2. My weight is

____about right
____very much underweight
____very much overweight

3. My hearing is

____good
____fair
____poor

4. My teeth were last examined

____within the past year or two
____within the past five years
____can't remember the last time

5. My appetite is generally

____good
____fair
____poor

6. As a rule I sleep

____well
____enough for my needs
____very poorly

7. A day's work

____leaves me reasonably tired
____completely exhausted

8. I usually get up in the morning

____completely relaxed and well-rested
____not too well-rested
____tired out

9. My eyes were examined

____within the past year
____two or more years ago
____can't remember the last time

10. My vision is

____good
____fair
____poor

11. I last had a blood test

____a year ago
____within the last two or three years
____can't remember when

12. My blood pressure is

____normal for my age
____higher than it should be
____lower than it should be
____have no idea

13. I get headaches

____every day
____once a week or less
____more than once a week
____not often

14. My bowel functions

____haven't changed markedly in about 10 years
____have had a marked change recently

15. I last had a urine analysis

____a year ago
____within the last two or three years
____can't remember when

Now look back over your checkmarks.

- If you haven't had a complete medical examination within the past year...
- If your vision and hearing are not what they should be...
- If you haven't been to a dentist in over a year...
- If your appetite is poor and you don't sleep well...
- If you are always fatigued...
- If you are very much overweight or underweight...
- If you get frequent headaches...
- If you've recently had a marked change in your bowel functions...
- If you haven't had a blood test and urine analysis in some time...

YOU MAY AVOID SERIOUS ILLNESS AND MUCH UNHAPPINESS IN LATER LIFE IF YOU GET BUSY NOW AND ARRANGE FOR A COMPLETE MEDICAL CHECKUP! Besides, the chances are you're not getting the fun out of life you would be getting if you were to put yourself in the best possible physical shape.

The "generation gap" can be less between teenagers and grandparents, than between teenagers and parents. Photo courtesy of the New York State Office for the Aging.

WORKSHEET D: YOUR MENTAL ATTITUDE

Directions: For each group, circle the item that most clearly fits you.

1. A) I used to have plenty of things to do in my free time, but now on a Saturday or Sunday I scarcely know what to do with myself.
   B) My job and my home are my only real interests.
   C) I don't seem to find the time to do all I want to do.

2. A) There always seems to be something physically wrong with me.
   B) I'm sure the doctors are wrong when they say that there's nothing wrong with me.
   C) Maybe my health isn't what it once was, but I make the best of it!

3. A) I seem to be always fearful that something bad is going to happen.
   B) No use worrying about things. It never solves anything.
   C) There's generally something to keep me worried.

4. A) There's been too much change.
   B) The old ways are best.
   C) Progress means change.

5. A) I never throw anything away.
   B) Within reason I believe in using what I have.
   C) It's better to save than to use things.

6. A) It's natural for people to have different points of view.
   B) It upsets me when people argue with me.
   C) People don't have enough respect for me or my opinions.

7. A) I resent interference with my own way of doing or thinking.
   B) I like to be in step with the times.
   C) Why should I be expected to change any of my ways at my age?

8. A) Nothing gives me more pleasure than talking about the past.
   B) The past is more important to me than the present.
   C) The present is just as important to me as the past.

9. A) I don't get any pleasure out of life any more.
   B) It's good to be alive.
   C) Life isn't worth living when you're older.

10. A) I know few people other than those with whom I work.
    B) I'm always glad to meet new people and make new friends.
    C) My old friends are enough for me.

11. A) I like to look attractive.
    B) I don't much care how I look any more.
    C) What does it matter how an older person looks?

12. A) Retirement can bring many new satisfactions.
    B) I'll be all "washed-up" after retirement.
    C) Planning for retirement is not going to help much.

Now score yourself. If you circled:

1. A or B—It would seem that your interests are narrowing. Try to find some new ones, not only to add "seasoning" to your life but to preserve good mental health.

2. A or B—Conserve your health by all means, but health worries can take the joy out of living, and people will consider you a hypochondriac. It's good to remember that when you're asked, "How are you?" no one wants to hear a "sob-story."

3. A or C—You may be one of those overanxious persons who is always worrying. Worrying won't help matters and can make them worse by harming you physically and emotionally.

4. A or B—There is such a thing as being too conservative and resistant to change. Life means change, so you might as well accept the idea of change in all aspects of living.

5. A or C—There's all the difference in the world between being cautious and denying yourself the use and enjoyment of what you have.

6. B or C—You seem to be making yourself unnecessarily unhappy by being oversensitive. People and situations sometimes are hard to take. After all, how can anyone expect to go through life without being hurt at times?

7. A or C—You're tending to be flexible and rigid. It will be a lot easier for you to adjust to changes in later life if you are more flexible.

8. A or B—You're fortunate to have good memories of the past, but by always bringing up the past you are apt to become a terrific bore.

9. A or C—Life is precious and can be fun at any age if you live each day to the fullest.

10. A or C—In limiting your personal relationships to old friends and coworkers, you may some day find yourself in the position of being without any. Look for opportunities for meeting new people. It will make life more interesting and give you a better assurance of companionship when you need it.

11. B or C—The appearance you make has an important effect on others as well as on yourself. It's amazing what "perking up" can do for you.

12. B or C—Retirement can largely be what you make it, provided you are prepared and ready for it.

SELECTED READING FOR UNIT II

Bortz, E. L. *Creative aging.* New York. Macmillan. 1963. o.p. (Available through New York State Library.)
A doctor discusses physical and mental health for those about to retire.

Geist, Harold. *The psychological aspects of the aging process, with sociological implications.* St. Louis, Mo. Warren H. Green. 1968. $7.25.

Johnson, H. J. *Eat, drink, be merry, and live longer.* New York. Doubleday. 1968. $5.95.
How to prolong the good health of middle age and eliminate major deterioration and illness of the later years.

May, S. H. *The crowning years.* Philadelphia. Lippincott. 1968. $3.95.
This book, written by a medical doctor with much experience in geriatrics, can be profitably read by all aging and older people.

Peterson, Robert. *New life begins at forty.* New York. Trident. 1967. $4.25.
A guide for men and women approaching their middle years with suggestions on diet and exercise.

Wassersug, J. D. *How to be healthy and happy after sixty.* New York. Abelard-Schuman. 1966. $4.50.

FREE AND INEXPENSIVE MATERIAL

American Medical Association, 535 N. Dearborn St., Chicago Ill. 60610.
Facts on quacks: what you should know about health quackery. 1967. Single copies free.

Harvest Years, 104 E. 40th St., New York, N.Y. 10016.
Guide to better health. 1968. 50¢.
How to live longer better. 1968. 50¢.

Los Angeles County Committee on Affairs of Aging. *What to do in an emergency until the doctor arrives; first aid suggestions for senior citizens.* 1967. Free.

Public Affairs Committee. *Fads, myths, quacks — and your health,* by Jacqueline Seaver. 1968. 25¢. Public Affairs Pamphlet No. 415.

Retirement Advisors, 4 W. 57th St., New York 10019. *Exercise and rest; keeping fit.* 1967. Free.

SELECTED FILMS

A matter of seconds. Campus Film Productions, Inc. n.d. 29 min. sd. color or b & w. 16 mm. Available free (on loan) from Merck, Sharp, and Dohme Film Library, 1728 Cherry St., Philadelphia.

Health during retirement years. Institute for Human Adjustment, University of Michigan. 4 min. sd. b & w. 16 mm. $2.50.

Retired and home all day. Institute for Human Adjustment, University of Michigan. 4 min. sd. b & w. 16 mm. $2.50.

One of a series of vignettes on retirement designed to stimulate discussion of what happens when a retired man gets in the way of his wife who wants to go about her usual household tasks.

Signing up for continuing education. Attending classes and learning new things may help stimulate the retiree and present him with opportunities to meet people and make new friends. Photo courtesy of *Harvest Years*.

UNIT III :

Enriching Your Living in Retirement

When I asked a number of people, "What are you going to do when you retire?", the majority answered: "Take it easy." No one can dispute their right to relax as they enjoy the fruits of a life well spent. Unfortunately, though, most of them had not given any special thought to what they meant by "take it easy."

Taking it easy should not mean merely eating, sleeping, reading the newspaper, listening to the radio or watching television, chatting with neighbors,and sitting on a park bench. These passive activities, if engaged in for prolonged periods, can lead to boredom and frustration. A retired person who consistently follows this pattern of life has no objective, no direction and is drifting into unhappy idleness. Even days of the week will soon lose their significance on such a take-it-easy program.

- Excerpt from THE RETIREMENT HANDBOOK by Joseph C. Buckley, Harper and Brothers.

AIMS

- To develop positive attitudes toward retirement and its possibilities for personal fulfillment through volunteer work, continuing education, senior citizens programs, and active pursuit of personal interests

- To help create a new channel through which retired men and women can be directed to those cultural and social service agencies working for the common good which are in need of volunteer help

INVITED LEADERSHIP

Someone from the field of gerontology (social worker, senior center director, etc.); several retirees who have made successful adjustments, each in a different way; a representative from a travel agency; and someone representing local agencies and organizations which utilize volunteer workers.

BRIEFING

Consultants should be informed regarding the composition of the group and the objectives of the session. Each should know in advance what is expected of him. The gerontologist should be prepared to make a brief statement concerning the need for adequate preretirement planning and the kinds of retirement activities which provide lasting satisfaction. The

representative from the travel agency might be asked to make a statement concerning ways to travel at minimal cost. The individual representing the organizations which need volunteer workers should make a statement describing the value of such work to the volunteer as well as to the people served and the community at large. This should be followed by a panel discussion involving all of the consultants. Those who have retired could begin by describing their own experience with retirement, the problems they faced, and how they made a successful adjustment. The discussion leader could then guide them through questions similar to those suggested in this unit.

SUGGESTED QUESTIONS FOR DISCUSSION

1. How can the community (government agencies, public institutions, public and private agencies) be made aware of the talents, willing hands, and mature minds which can be shared for the common good?

2. What are specific ways in which the retired, with free time, "know-how," and experience can contribute to community improvement?

3. What competencies and skills do the various local voluntary agencies need which could be found among the retired?

4. What channel can be created which will facilitate getting information about the need for volunteer services to interested retirees and referral to the agencies and organizations in need of service?

5. Is it possible for the members of this group to form the nucleus of a volunteer corps?

6. How can one get help in discovering in which directions his interests lie?

7. How can one find out what kinds of opportunities exist locally for pursuing one's interests?

8. How can one get started in pursuit of volunteer and avocational interests before retirement?

9. What are the advantages and limitations of sports like fishing and golf as retirement activities.

10. What is the point of continuing one's education after retirement?

11. What opportunities exist locally for continuing education?

12. Under what conditions can one travel almost as cheaply as staying at home?

13. What would it cost for a retired couple to spend some time abroad, or in Mexico, or other places?

14. What are some travel hints for retirees?

PROGRAM SUGGESTIONS

1. "Plant" some questions in the group.

2. Show an appropriate film (see page 44).

3. Make a short statement on the general theme of "developing a retirement frame of mind" — of retirement as something to be happy and hopeful about.

4. Follow up with a caution that freedom and leisure are desirable only if intelligently used — that retirement, like any other change in life, calls for serious thought and preparation before actual retirement while there is still time to take necessary action.

5. Introduce the consultants, describing briefly the background each one brings and explaining what contribution each will make to the discussion.

6. Conduct a panel discussion as previously described.

7. Distribute Worksheets E, F, G, and H. Explain the purpose of each.

8. Discuss the possibility of devoting additional sessions to the subject of *Enriching Your Life Through the Arts, Through the Sciences,* or *Through Volunteer Work* through greater community involvement.

9. Distribute the bibliography and comment briefly on each reference.

10. Appoint two committees — one to undertake a survey of volunteer services that could be used by voluntary-service agencies and organizations in the community, and the other to compile a list of competencies and skills of members of the class. Instruct committees to render a progress report at the final meeting of the class.

11. Announce the topic for the following week.

WORKSHEET E: NONOCCUPATIONAL ACTIVITY ANALYSIS

This worksheet will give you a realistic picture of how your free time is now being spent and how it is likely to be spent after retirement. After making a first estimate, rework it until you arrive at a plan which will keep your free time from becoming long hours of boredom and unhappiness. Try to decide how your not-at-work time is now consumed. Then, keeping in mind the additional 35 or 40 hours you will have following retirement, ask yourself such questions as:

- "How much more time do I want and can I expect to spend with my family? With my friends? In club participation? In church participation?" (In thinking of your family and friends, be realistic and take their wishes in this regard into consideration.)
- "How much more time do I want for my hobbies? For reading? For listening to the radio or watching television?"
- "How much more time can I spend in volunteer community services?"

	Present Hours/Week	Planned Hours/Week
1. How much time do you spend in the company of your family?	_____	_____
2. How much time do you spend with your friends?	_____	_____
3. How much time do you spend at religious services and churchwork?	_____	_____
4. How much time do you spend at club meetings?	_____	_____
5. How much time do you give to civic affairs?	_____	_____
6. How much time do you spend listening to the radio or watching television?	_____	_____
7. How much time do you spend with household duties and shopping?	_____	_____
8. How much time do you spend reading?	_____	_____
9. How much time do you spend at your hobbies (other than above)?	_____	_____
10. How much time do you give to part-time paid jobs other than your regular employment?	_____	_____

Now, how does your retirement picture look? Does it look as if your 40 hours of added leisure are going to be taken up by your family, friends, and present interests; or that you are still going to have much empty time? If the latter, it's a sign that you had better start *now* to expand your present interests, develop some new ones, and make some new acquaintances.

You might:

- Ask yourself what you can do of service to the community.
- Start a list of needed home improvements, and begin acquiring the skills for doing these jobs when your retirement begins.
- Look into possibilities for doing some part-time work.
- Befriend someone whom you can help in one way or another — a home-bound person, a child, a young adult with whom you can share your "know-how."

Such activity will not only make you feel more useful, it will also give you a responsibility that will contribute to that much-needed feeling of personal worth and of being wanted.

If it looks as though you'll be wanting for companionship, you might:

- Develop a new interest which you will have in common with other people, or make the most of those you now have by seeking out others with like interests, perhaps a hobby group. The chances are they will be just as happy to make your acquaintance as you will be to make theirs. If you are a person with rich interests who brings something to a group, you can be sure you will not want for friends of all ages.
- If there is a recreation club for older men and women in the community, look in on it. You will see many retired folks having fun and you will be made very welcome; or you can find a way to render much needed service.
- By volunteering for some type of community service, you will find new associations with people of all ages.

If it looks as though you are not going to have much to look forward to, remember that:

- As long as you keep your interests alive, you will have some piece of unfinished business to plan for and to which to look forward — some cause...an unfinished book...an unfinished painting...an unfinished collection...developing a particular skill.
- If you can retain a curiosity about people and things and if you can find satisfaction and pleasure from the simple things in life, then each day becomes an experience to which to look forward.
- A truly mature person is never satisfied to stop growing mentally at any stage of life but continually seeks higher mental levels to which to aspire.

WORKSHEET F: NOSTALGIA TEST

Looking back at the different activities that once gave you pleasure may be a way of rediscovering those for which you have a natural talent which you might like to pick up again. Try to think of the many things (vocational and avocational) that you once enjoyed doing but had to give up because of work pressures or family obligations. In the space below check (✓) those which now might be adapted to a "second career."

1. Interests as a youngster
   (*Examples:* played violin, collected butterflies, built model trains)

_____ [ ]

_____ [ ]

_____ [ ]

_____ [ ]

_____ [ ]

2. Ways in which you earned a livelihood
   (*Examples:* investigation, research, sales, teaching)

_____ [ ]

_____ [ ]

_____ [ ]

_____ [ ]

_____ [ ]

3. Avocational interests as an adult
   (*Examples:* Boy Scout leader, camping, fishing)

_____ [ ]

_____ [ ]

_____ [ ]

_____ [ ]

_____ [ ]

Now study the items you checked to see what possibilities they hold for you. Maybe as a child you enjoyed using your jackknife. Since you enjoyed whittling once, wouldn't you be apt to get satisfaction out of wood carving now? Also, look at some of the things you did to earn a livelihood. Which of these work satisfactions lend themselves to retirement activity — reading, research, creative activity, community service?

WORKSHEET G: SELF-INVENTORY OF INTERESTS AND ABILITIES FOR VOLUNTEER WORK

I am good at:	Very Good	Good	Fair	Poor
Leading Groups:				
Expressing ideas				
Influencing others				
Teaching and Training:				
Interpreting ideas				
Relating to people				
Leading discussions				
Using audiovisual materials				
Studying and learning				
Arts and Crafts:				
Graphics				
Drawing				
Painting				
Decorating				
Crafts (ceramics, weaving, etc.)				
Taking pictures				
Singing, Dancing, Playing an Instrument:				
Singing				
Playing an instrument				
Dancing				
Leading a musical group				
Teaching folk dancing				
Performing for an audience				
Record-Keeping and Reporting:				
Filing				
Record keeping				
Making reports				
Taking minutes of meetings				
Using Statistics and Numbers:				
Checking financial reports				
Collecting and analyzing figures				
Other Skills:				

WORKSHEET H: PLANNING FOR YOUR INCREASED LEISURE

In planning for the increased leisure of retirement, you will be wise to consider leisure activities that you can pursue alone; that will be a means of group participation; that you can do indoors; and that will take you outdoors. This may mean cultivating a greater variety of interests. It is also important that you consider whether your interests are not overly strenuous and whether you will be able to afford them on a reduced income. This worksheet may help you analyze your present interests along these lines.

Ask yourself these questions:	Your Present Interests	Facilities Needed (each entry)	Costs (each entry)
What interests have I that can be pursued alone?			
What interests will involve me in group participation?			
What interests will occupy a good part of my time and which can be enjoyed indoors?			
What interests will take me outdoors?			

Examine your interests in the light of these four needs. Will some of them be too strenuous for you? Will you be able to afford them? How about availability of facilities? If you are going to have to give up some activity because of expense, or facilities, or because it is too arduous, try to find a related interest. For example, if you've been a collector and won't be able to afford adding to your collection, you might try making reproductions for sale or writing, teaching, ad lecturing on the subject. Or, if you've been active in sports, how about coaching? Or, if you're the type of person who spends most of his ree time visiting or playing cards, it may be wise to cultivate another iterest which won't make you so dependent upon others.

Being needed is important. This retiree has discovered that volunteer work can do as much for the volunteer as it can for those she helps. Photo courtesy of *Harvest Years*.

SELECTED READING FOR UNIT III

Buckley, J. C. *The retirement handbook: a complete guide to planning your future;* 3d rev. ed. New York. Harper. 1967. $5.95.

Butler, G. D. *Introduction to community recreation;* 4th ed. New York. McGraw. 1967. $8.50.

How-to-do-it books: a selection guide; 3d ed. New York. Bowker. 1963. $7.50.
A guide to books, pamphlets, government documents, and other printed material relating to spare-time recreational and home-making activities.

Naylor, Harriet. *Volunteers today — finding, training, and working with them.* New York. Association Press. 1967. $5.50.

Peterson, Robert. *New life begins at forty.* New York. Trident. 1967. $4.25.
A guide for men and women approaching their middle years with suggestions on the constructive use of leisure time and employment opportunities.

Sanders, Irving. *Making good communities better;* rev. ed. Lexington. University of Kentucky Press. 1953. $2.50.

Stenzel, A. K. & Feeney, H. M. *Volunteer training and development: a manual for community groups.* New York. Seabury Press. 1968. $5.95.

FREE AND INEXPENSIVE MATERIALS

Alford, H. J. *Continuing education in action; residential centers for lifelong learning.* New York. Wiley. 1968. Free.

Harvest Years Publishing Co., 104 E. 40th St., New York, N.Y. 10016. *A time for learning.* 1969. $1.00 (60¢ in lots of 100 or more).

L. H. Kafka, P.O. Box 223, Two Rivers, Wis. 54241. *The key to a new life.* 1968. 75¢.
Lists 101 ideas for leisure-time activities suitable for retirees.

Peace Corps, Senior Manpower Division, Washington, D.C. 20506. *Older volunteers in the Peace Corps.* n.d. Free.

U.S. Office of Economic Opportunity, Information Center, Washington, D.C. 20506. *Voluntary help wanted for war on poverty projects.* 1967. Free (single copies).

Volunteers in Service to America, Washington, D.C. 20506. *VISTA: an invitation to serve.* n.d. Free.

SELECTED FILMS

Adventures in maturity. Oklahoma State Department of Health. 1955. 22 min. sd. color. 16 mm. Available free on loan from New York State Department of Mental Hygiene, Office of Public Relations, 44 Holland Ave., Albany, N.Y. 12208.

A woman resigned to a rocking chair existence is stimulated by a friend to learn about the opportunities for older women in the community.

Golden age. National Film Board of Canada. 1958. 29 min. sd. b & w. 16 mm. Available free on loan from New York State Department of Mental Hygiene, Office of Public Relations, 44 Holland Ave., Albany, N.Y. 12208.

Shows three points of view on life after retirement as seen in the lives of three men.

Foster grandparent. The child needs affection — so does the adult. Each helps the other through volunteer work. Photo courtesy of *Harvest Years*.

UNIT IV :

Living Arrangements

Have you ever stayed any length of time where most people do little but rest or play? Would you be more or less happy there than where you have your roots and your friends? Would you feel most comfortable in a community where elderly people, not young folks, are the leaders? Or do you think you might be restless and bored without the variety that comes from mingling with men, women, and children of all ages?

- Excerpt from NOTES FOR AFTER FIFTY by Edith M. Stern, The National Association for Mental Health.

AIMS

- To examine the advantages and disadvantages of various retirement living arrangements (retirement villages, cooperatives, low-cost housing, living with children)
- To examine the advantages and disadvantages of remaining in the same community as against moving to a new location
- To examine the broader aspects of living with one's children
- To bring into sharp focus the family problems which develop with age

INVITED LEADERSHIP

A panel of about five or six persons including a widow or widower, a retired couple who "go south" in the winter, a representative from the local housing commission; a grandmother with married children, and someone from the A.A.A. or a tourist agency

BRIEFING

Members of the panel should be informed regarding the objective of the meeting and given a list of questions which they will be called upon to discuss. Stress the point of no "speechmaking," and the desirability of getting a lively exchange of different points of view, with "no punches pulled."

SUGGESTED QUESTIONS FOR DISCUSSION

1. Is it better to "stay put" following retirement or to move to another location? What are the advantages and the disadvantages of each?

2. Under what conditions should a retiree living in a large home give it up in favor of a smaller dwelling?

3. What special housing for the elderly exists in the community?

4. What are the advantages and disadvantages of moving to a "retirement" community such as St. Petersburg, Florida, or Long Beach, California?

5. What parts of the country have climates favorable to persons with a heart condition? With arthritis? With asthma?

6. Where can one secure information about living costs in various sections of the country?

7. How can families help their older members maintain a real place in the family? What can they do to show parents they are really needed in the home (other than for babysitting)?

8. What difficulties often arise from the presence of grandparents in the home?

9. What can grandparents give grandchildren that their parents cannot?

10. Do parents often lean too heavily on their children for companionship and interests?

11. To what extent may the personal hygiene habits of an older parent be a problem in a household? What should be done about a parent who is slovenly about his appearance and personal habits?

12. What are some of the mental attitudes of older parents that upset younger people? (repetitious stories, pessimism, constantly bringing up the past, preoccupation with sickness and death)

PROGRAM POSSIBILITIES

Members of the group should be encouraged to bring their spouses to this meeting, if they are not already members of the class. This is a good opportunity for friendly visiting between members of the group.

1. Before the meeting begins, "plant" questions, suggesting that they be modified in any way desirable.

2. Introduce the consultants.

3. Open the discussion with some such comment as:

   "Many people feel it is best to stay put in the same community following retirement, whereas others feel there are advantages in moving back to one's home town or to another location. Let's examine the advantages and disadvantages of each."

   Try to get as many different points of view as possible from resource people as well as from members of the class.

4. Encourage questions from the class directed at the resource people.

5. If this is the final session, distribute Questionnaire II. Help members of the group to fill it in and collect the completed forms. Otherwise, distribute the bibliography and comment briefly on each reference.

Exploring together. There is no true substitute for he relation between grandparent and grandchild. Photo courtesy of *Harvest Years*.

SELECTED READING FOR UNIT IV

Cavan, R. S. *American Family;* 3d ed. New York. Crowell. 1963. $7.25.
Deals with such topics as adjustment to adult children, loss of status of the elderly, living conditions, financial dependency, and the role of the grandparent.

Ford, N. D. *Where to retire on a small income; where to enjoy the good life on little;* 14th ed. Greenlawn, N.Y. Harian Publications. 1965. $1.50.
An excellent little book on the subject of retirement geography. Should be read by everyone who dreams of traveling after retiring, either "vagabonding" it or settling down in another part of the country for reasons of health or employment. The author has selected what he considers to be six of the most ideal regions for low-cost retirement living and compares the facilities of each region. He also makes an analysis of several typical low-cost communities with other places where living costs are higher, each having special attractions for the retired person.

Heusinkveld, Helen & Musson, Novarre. *Best places to live when you retire; a national directory of retirement residences.* New York. Frederick Fell. 1969. $6.95.
Comprehensive discussion of the needs of and residences for retirees available in the U.S. Forty pages of introductory material offer guidance on selecting a home.

National directory on housing for older people; rev. ed. New York. National Council on the Aging. 1967. $5.00.
A comprehensive list of housing facilities for older people. Discusses the advantages and disadvantages of moving to a new community or moving in with relatives, various types of living arrangements, and costs.

FREE AND INEXPENSIVE MATERIAL

Harvest Years, 104 E. 40th St., New York, N.Y. 10016. *Guide to retirement housing.* 1969. 50¢.
Provides a carefully thought out evaluation of various solutions to the problem of retirement housing.

Public Affairs Committee. *When parents grow old* by Elizabeth Ogg. New York. 1954. pa. 25¢. Public Affairs Pamphlet No. 208.
Suggestions about living accommodations for parents and about housing for older people as well as discussions on the necessity of good attitudes.

U.S. Department of Health, Education, and Welfare. Public Health Service. *The older person in the home, some suggestions for health and happiness in the 3-generation family.* Washington, D.C. Government Printing Office. 1957. pa. 20¢. Public Health Service Publication No. 542.

SELECTED FILMS

A place to live. Dynamic Films, Inc. 330 W. 58th St., New York, N.Y. 10019. 1955. 30 min. sd. b & w. $12.50 (rental).
Poignant film concerning a father whose age creates problems of emotional and financial adjustment for his daughter and her family. Won the Silver Reel Award of the American Film Assembly. Discussion guide included.

Retired and living with one's children. Institute of Human Adjustment, University of Michigan. 4 min. sd. b & w. 16 mm. $2.50.
In this vignette, the interaction is shown between grandson and grandfather who has come to live with his family from another part of the country.

Many couples must decide whether to maintain their existing home or move into a retirement village, a smaller apartment, or low-cost housing. Photo courtesy of *Harvest Years*.